

Human Interest Backgrounder – Dayton, OH

DANNY ZACHARIAH

Danny Zachariah, a 33-year-old lifelong Dayton-area resident, was part of a 150 person layoff when his employer, a tempered glass supplier, took a hit as a result of the automobile industry's current crisis in 2008.

Danny, who knew of the TAA (Trade Adjustment Assistance) Program due to his wife's company's involvement, successfully filed a petition for TAA on behalf of the affected workers from his former employer. As a result, he and many of his former co-workers now receive TAA, and by extension HCTC (Health Care Tax Credit), which covers 80 percent of Danny's monthly health insurance premium.

"I was the instrument that got things rolling," he says. Although many of his former co-workers do not know of Danny's role in getting them enrolled in TAA, he says, "I know. It makes me feel good that I did something that made a difference. In this market there are a lot of people who could have been left out on the streets."

Danny knows, all too well, the importance of staying covered.

In 1998, Danny's family "lost everything" -- their nearly paid-off house, cars, and furniture -- when he incurred over \$100,000 of debt from what he calls "the technicality of one day." Danny had started a new job on January 2nd that year, which meant his health insurance wouldn't go into effect until the first day of May, three full months after being hired. On April 17th, Danny was admitted to the hospital when his appendix burst. If he had started his new job one day earlier, his insurance would have begun on April 1st.

The prognosis was not good. Danny was lucky enough to survive, but when he got out of the hospital 15 days later, he learned that he incurred a bill of more than \$100,000, including \$13,000 for medication alone. Danny lost his job due to his long absence from work. Eventually, he lost his home and declared bankruptcy. Danny, his wife, and their two young children were eating food from soup kitchens and using milk crates as furniture. As Danny explains, even affording gas to get to a job interview was difficult. Getting back on their feet was challenging.

A decade later, things were looking up for the Zachariah family. Danny had a good job, they had nearly paid off the new house and cars, and the bankruptcy was almost cleared from Danny's credit report. Then the tempered glass company made the round of lay-offs. Thanks in part to his efforts to get the supplier TAA certified, this time Danny stayed covered with HCTC during his job transition. Thirteen days after being laid off, Danny fractured his vertebrae in a car accident.

"I felt like I was sinking. Welfare told me I was 300 percent over poverty, so they wouldn't help me. I was afraid I was slipping through the system again," says Danny. "Once the IRS stepped in with HCTC, it was a big burden off my chest, because now I have insurance. I was slipping through the cracks of the system, but HCTC stopped me from falling through."